

South Carolina Department of Insurance

NIKKI R. HALEY
Governor

RAYMOND G. FARMER Director

Media Advisory

Date: March 4, 2013 Contact: Ann Roberson Immediate Release Phone: 803-737-6207

National Severe Weather Preparedness Week

Columbia- Following Governor Haley's proclamation that March 3-9, 2013 shall be observed as National Severe Weather Preparedness Week, the South Carolina Department of Insurance has joined state and local agencies in encouraging all South Carolinians to be informed, prepared and know their weather risk.

"Because severe weather knows no boundaries, and affects every individual we are asking everyone to make an emergency plan with your family and know what to do before severe weather strikes." said Ray Farmer, Director of the South Carolina Department of Insurance. "Now is a good time to review your homeowner's insurance policy and to be sure you know what is covered and what is excluded under the terms and conditions of the policy."

Every state in the United States has experienced tornadoes and severe weather. In fact, 46 states reported tornadoes in 2012. Hail, another peril associated with severe weather, causes about \$1 billion dollars in damage to property and crops each year, according to the National Oceanic and Atmospheric Administration (NOAA). Overall in 2012, thunderstorms which include hail and wind damage caused more than \$23.5 billion in damages in the United States.

Once you review your policy and your coverages, creating a detailed inventory of your possessions is one of the best ways to ensure you have the right amount of homeowners or renters insurance for you and your family. The National Association of Insurance Commissioners (NAIC) has developed the *myHOME Scr.APP.book* app lets users capture images, descriptions, barcodes and serial numbers of personal possessions and stores the information electronically for safekeeping. The app organizes information by room and creates a back-up file for e-mail sharing. To download the free app, go to the iTunes® or Android® Market app stores and search "NAIC" or visit the following link, http://www.insureuonline.org/home_inventory_page.htm.

More information on tornadoes and severe thunderstorms is available at www.weather.gov and www.ready.gov-severe-weather. For insurance questions please contact the South Department of Insurance by calling 1-800-768-3467 or by e-mailing consumers@doi.sc.gov. For questions concerning your specific policy, please contact your insurance agent.

National Severe Weather Preparedness Week, sponsored by the Federal Emergency Management Agency (FEMA) and the National Oceanic Atmospheric Administration (NOAA) is a nationwide effort to increase awareness of severe weather and to motivate individuals, families, businesses and communities to take actions that will prepare them in the event of severe weather.

For questions about this advisory, please contact Ann Roberson, Public Information Officer, South Carolina Department of Insurance at aroberson@doi.sc.gov.